

Table I.F.2(2011) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,123	1,517	1,511	1,594	1,213	848	1,561	1,010
Industry group **								
Agric., fish., forest.	1,534	1,822	2,108	1,676	1,624	647	2,094	1,216
Mining and manufacturing	1,008	1,540	1,757	1,542	1,008	715	1,675	882
Construction	1,466	1,411	1,554	1,686	1,386	807	1,460	1,473
Utilities and transp.	963	1,979	1,337	1,438	1,300	785	1,517	888
Wholesale trade	1,164	1,570	1,634	1,687	1,079	667	1,569	995
Fin. svcs. and real estate	1,086	1,406	1,562	1,509	1,189	951	1,532	1,018
Retail trade	1,289	1,559	1,464	1,759	1,412	1,130	1,539	1,238
Professional services	1,092	1,573	1,435	1,557	1,277	754	1,602	956
Other services	1,100	1,408	1,422	1,549	1,202	818	1,471	992
Ownership								
For profit, incorporated	1,130	1,552	1,529	1,591	1,191	875	1,553	1,017
For profit, unincorporated	1,243	1,472	1,554	1,746	1,126	947	1,710	1,056
Nonprofit	996	1,287	1,292	1,428	1,323	643	1,331	953
Age of firm								
Less than 5 years	1,432	1,681	1,481	1,461	1,237	704 *	1,576	1,246
5-9 years	1,446	1,512	1,560	1,652	1,183	925	1,600	1,291
10-19 years	1,394	1,478	1,507	1,722	1,146	1,062	1,622	1,201
20 or more years	1,040	1,477	1,505	1,547	1,228	838	1,509	973
Multi/single status								
2 or more locations	952	1,007	1,636	1,486	1,204	849	1,568	938
1 location only	1,458	1,523	1,505	1,625	1,228	784	1,560	1,327
Percent full-time employees								
Less than 25%	1,081	1,337	1,536	1,203	1,563	790	1,401	1,010
25-49 %	1,102	1,841	1,345	1,553	1,209	861	1,519	1,015
50-74 %	1,302	1,494	1,543	1,607	1,469	1,148	1,556	1,254
75% or more	1,096	1,511	1,515	1,602	1,168	791	1,566	967
Union presence								
No union employees	1,226	1,533	1,523	1,623	1,225	888	1,577	1,096
Has union employees	761	953	1,153	1,101	1,153	670	1,153	741
Unknown	952	1,004	1,518	1,689	1,092	929	1,392	946
Percent low wage employees								
50% or more low wage	1,157	1,682	1,552	1,476	1,330	920	1,537	1,091
Less than 50% low wage	1,116	1,492	1,506	1,616	1,185	832	1,564	992

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2011) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.50	27.11	44.26	41.77	33.49	13.62	26.01	13.42
Industry group **								
Agric., fish., forest.	211.88	245.41	358.21	393.85	340.31	136.02	207.30	231.40
Mining and manufacturing	27.82	147.63	160.85	78.98	57.28	40.26	49.49	25.66
Construction	57.86	52.99	98.17	164.06	202.74	53.13	64.46	102.29
Utilities and transp.	58.84	249.66	187.04	155.11	182.71	75.31	101.13	63.58
Wholesale trade	57.78	111.22	199.44	91.07	124.64	49.94	76.01	76.92
Fin. svcs. and real estate	31.62	100.09	145.24	130.98	74.27	44.69	87.16	35.05
Retail trade	34.59	57.43	138.18	132.43	152.69	35.06	54.33	40.27
Professional services	31.73	33.66	62.09	105.02	71.79	32.34	63.01	37.85
Other services	33.69	81.30	130.29	109.45	79.24	12.20	86.77	25.05
Ownership								
For profit, incorporated	15.30	30.38	47.40	49.99	35.13	9.07	29.55	12.87
For profit, unincorporated	53.12	63.06	112.67	180.60	73.82	58.61	136.67	42.58
Nonprofit	62.10	110.60	132.98	160.84	87.18	46.19	103.30	56.66
Age of firm								
Less than 5 years	57.28	126.88	72.97	115.86	145.78	299.72 *	49.73	106.33
5-9 years	58.84	59.48	88.39	135.09	137.14	188.07	38.01	106.13
10-19 years	51.99	45.68	55.98	141.12	72.40	102.49	75.55	52.72
20 or more years	15.54	38.29	69.06	41.77	40.44	11.36	36.75	14.19
Multi/single status								
2 or more locations	13.23	192.80	85.28	46.67	34.82	13.34	55.81	13.31
1 location only	22.41	26.32	48.68	52.83	49.41	101.99	29.51	30.02
Percent full-time employees								
Less than 25%	89.54	212.10	224.66	83.33	185.85	52.85	136.19	112.91
25-49 %	36.87	191.99	137.59	60.28	110.66	38.42	109.00	33.60
50-74 %	40.93	70.58	74.75	160.23	92.68	38.92	64.79	40.15
75% or more	15.99	38.29	52.44	47.58	28.10	18.34	30.08	17.36
Union presence								
No union employees	9.19	28.52	43.79	44.75	33.03	19.82	24.36	11.68
Has union employees	25.74	190.62	205.35	154.46	114.18	28.96	133.63	27.13
Unknown	32.79	213.35	255.05	229.49	116.32	34.10	181.25	33.46
Percent low wage employees								
50% or more low wage	25.65	66.58	124.10	75.60	81.67	22.85	54.30	27.35
Less than 50% low wage	14.64	30.22	46.90	39.11	44.91	16.62	29.69	18.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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